

Dear Age Sage,

My neighbor, who is an 83 year old woman, is of limited means and has no family. I have recently started helping her with some insurance forms. As I try to make sense of these forms I wonder if she is accessing all the benefits that she has coming to her. How can I look into this?

Signed,  
Buried in paperwork

Dear Buried:

Aren't you a good neighbor! In answer to your question, government research indicates about 60% of those who qualify for federal and state programs have not enrolled in them. "Historically, means-tested benefits programs have been underutilized either because seniors or their families don't know about them or because they find it too difficult to apply and enroll, said Howard Bedlin, National Council on Aging (NCOA) Vice President of Public Policy and Advocacy.

To address this problem, in 2001 the NCOA launched BenefitsCheckUp®, the nation's most comprehensive web based service to screen seniors with limited incomes and resources for benefits programs. BenefitsCheckUp® is a free and confidential online service which is available to everyone, from individuals investigating benefits on their own, to caregivers and social service agencies who are trying to help seniors determine what benefits they qualify for and how to claim them.

The service includes more than 1,450 public and private benefits programs from all 50 states and the District of Columbia, such as: prescription drugs, energy assistance, housing and rent assistance, nutrition (including Food Stamps), legal, health care, property tax rebates, Veterans benefits, home care, transportation, and employment / volunteer opportunities.

Nearly 2 million people who have located entitlements from BenefitsCheckUp®. One specific example is Betty, a retired senior, living on a fixed income and raising her grandson. She was able to pay less for her glaucoma medication and get a much needed hearing aid. According to Betty, "Finally getting that hearing aid has made such a difference in the quality of my life."

**TIP:**

Seniors who have access to a computer can apply from home or with the help of a family member, friend or neighbor. Others can go to the library or their senior center to get underway. In less than 20 minutes, BenefitsCheckUp® can

help older adults and their loved ones learn everything they need to know about the benefit programs that are available to them. Visit their website at [www.BenefitsCheckUp.org](http://www.BenefitsCheckUp.org).

Until next month,

The Age Sage

Please write to me at: 112 State Street, Portsmouth, NH 03801 or call at 1-888-359-2435 or email at: [theagesage@extended-family.net](mailto:theagesage@extended-family.net)  
[www.extended-family.net](http://www.extended-family.net)